## Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Document Page 1 of 66

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	=	
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

# Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1: Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on	Rosemary		
	your government-issued picture identification (for example, your driver's	First name		First name
	license or passport).	Middle name	_	Middle name
	Bring your picture	Mayfield		
	identification to your meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	_	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years	3		
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-8405		

Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Document Page 2 of 66

Case number (if known)

Debtor 1 Rosemary Mayfield

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.
	Include trade names and doing business as names	Business name(s)	Business name(s)
		EINs	EINs
5.	Where you live		If Debtor 2 lives at a different address:
		1901 S Millard Chicago, IL 60623	
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook	County
		County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Document Page 3 of 66 Case number (if known) Debtor 1 Rosemary Mayfield Part 2: Tell the Court About Your Bankruptcy Case 7. Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 Chapter 13 8. How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ☐ No. bankruptcy within the Yes. last 8 years? **Northern District of** 10/21/16 16-33677 Illinois When District Case number **Northern District of** 15-35073 10/15/15 Illinois When Case number District District See Attachment When Case number 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you When District Case number, if known Debtor Relationship to you When Case number, if known District

#### 11. Do you rent your residence?

No.

Go to line 12.

☐ Yes.

Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

No. Go to line 12.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Document Page 4 of 66 Case number (if known) Debtor 1 Rosemary Mayfield Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention?

Number, Street, City, State & Zip Code

Where is the property?

For example, do you own perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Page 5 of 66 Document

Debtor 1 **Rosemary Mayfield** 

Case number (if known)

15. Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15

I am not required to receive a briefing about credit counseling because of:

#### Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### 

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Document Page 6 of 66 Case number (if known)

Pari	6: Answer These Quest		porting Purposes		Dei (II kilowi)
	What kind of debts do	16a.	Are your debts primarily		efined in 11 U.S.C. § 101(8) as "incurred by an
	you have?		. , ,	ersonal, family, or household purpose."	
			☐ No. Go to line 16b.		
			Yes. Go to line 17.		
				<b>business debts?</b> Business debts are debivestment or through the operation of the business debts.	
			☐ No. Go to line 16c.		
			☐ Yes. Go to line 17.		
		16c.	State the type of debts you	u owe that are not consumer debts or busin	ess debts
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapt	ter 7. Go to line 18.	
	Do you estimate that after any exempt property is excluded and			<ol> <li>Do you estimate that after any exempt pro available to distribute to unsecured creditor</li> </ol>	operty is excluded and administrative expenses s?
	administrative expenses		□ No		
	are paid that funds will be available for distribution to unsecured creditors?		□ Yes		
18.	How many Creditors do	<b>1</b> -49		□ 1,000-5,000	☐ 25,001-50,000
	you estimate that you owe?	□ 50-99		<b>5001-10,000</b>	<b>5</b> 0,001-100,000
		☐ 100-19 ☐ 200-99		□ 10,001-25,000	☐ More than100,000
19.	How much do you ☐ \$0		0,000	□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion
	estimate your assets to be worth?		1 - \$100,000	□ \$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion
			01 - \$500,000 01 - \$1 million	☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion☐ More than \$50 billion
20.	How much do you	□ \$0 - \$5	· ·	□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion
	estimate your liabilities to be?		01 - \$100,000	☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million	□ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion
		_ ` `	01 - \$500,000 01 - \$1 million	□ \$100,000,001 - \$100 million	☐ \$10,000,0001 - \$50 billion ☐ More than \$50 billion
Part	7: Sign Below				
For	you	I have exa	mined this petition, and I c	leclare under penalty of perjury that the info	ormation provided is true and correct.
				r 7, I am aware that I may proceed, if eligible relief available under each chapter, and I	e, under Chapter 7, 11,12, or 13 of title 11, choose to proceed under Chapter 7.
				d not pay or agree to pay someone who is the notice required by 11 U.S.C. § 342(b).	not an attorney to help me fill out this
		I request i	elief in accordance with the	e chapter of title 11, United States Code, sp	pecified in this petition.
		bankrupto and 3571.	y case can result in fines u	nt, concealing property, or obtaining money p to \$250,000, or imprisonment for up to 20	or property by fraud in connection with a years, or both. 18 U.S.C. §§ 152, 1341, 1519,
		Rosema	mary Mayfield ry Mayfield of Debtor 1	Signature of Deb	tor 2
		Executed	on March 2, 2017 MM / DD / YYYY	Executed on M	IM / DD / YYYY

Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Document Page 7 of 66

Debtor 1 Rosemary Mayfield Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Bennie W	/ Fernandez	Date	March 2, 2017
Signature of A	ttorney for Debtor		MM / DD / YYYY
Dannia W E			
Bennie W Fe	ernandez		
Printed name			
Fernandez 8	k Associates		
Firm name			
108 Madisor	1		
Oak Park, IL	. 60302		
Number, Street, Cit	y, State & ZIP Code		
Contact phone	708-386-1812	Email address	bennie161@sbcglobal.net
-			
Bar number & State	9		

Debtor 1 Rosemary Mayfield Page 8 of 66 Case number (if known)

Fill in this infor	mation to identify your	case:		
Debtor 1	Rosemary Mayfie	eld		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is ar

# FORM 101. VOLUNTARY PETITION

# **Prior Bankruptcy Cases Filed Attachment**

District	Case Number	Date Filed
Northern District of Illinois	16-33677	10/21/16
Northern District of Illinois	15-35073	10/15/15
Northern District of Illinois	13-42911	11/01/13
Northern District of Illinois	12-38904	9/29/12
Northern District of Illinois	09-16988	5/11/09

		DUCUIII	THE TAGE 5 OF OU	
ill in this infor	mation to identify your	case:		
Debtor 1	Rosemary Mayfie	ld		
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
Jnited States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				

☐ Check if this is an amended filing

# Official Form 106Sum

# **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	esats
			of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	356,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	250.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	356,250.00
Pa	rt 2: Summarize Your Liabilities		
			i <b>abilities</b> It you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	393,712.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	1,612.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	58,457.00
	Your total liabilities	\$	453,781.00
Pa	rt 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,825.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,336.56
Pa	rt 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sc	hedules.
7.	■ Yes What kind of debt do you have?		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

Entered 03/02/17 15:30:03 Case 17-06362 Doc 1 Filed 03/02/17 Desc Main Document

Page 10 of 66 Case number (if known) Debtor 1 Rosemary Mayfield

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form	١.
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	1

2,825.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tota	l claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	1,612.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	1,612.00

Document Page 11 of 66 Fill in this information to identify your case and this filing: Debtor 1 **Rosemary Mayfield** Middle Name Last Name First Name Debtor 2 First Name Middle Name (Spouse, if filing) Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? ■ No. Go to Part 2. Yes. Where is the property? 1.1 What is the property? Check all that apply 1901 S Millard

☐ Single-family home Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Street address, if available, or other description Duplex or multi-unit building Creditors Who Have Claims Secured by Property. Condominium or cooperative ■ Manufactured or mobile home Current value of the Current value of the Chicago IL 60623-0000 ■ Land entire property? portion you own? \$60,000.00 City State ■ Investment property \$60,000.00 ZIP Code Timeshare П Describe the nature of your ownership interest П Other (such as fee simple, tenancy by the entireties, or Who has an interest in the property? Check one a life estate), if known. Debtor 1 only Cook ☐ Debtor 2 only County Debtor 1 and Debtor 2 only Check if this is community property At least one of the debtors and another Other information you wish to add about this item, such as local property identification number:

Official Form 106A/B Schedule A/B: Property page 1

Entered 03/02/17 15:30:03 Case 17-06362 Doc 1 Filed 03/02/17 Desc Main Document Page 12 of 66 Case number (if known) Debtor 1 **Rosemary Mayfield** If you own or have more than one, list here: 1.2 What is the property? Check all that apply 1905 S Millard ☐ Single-family home Do not deduct secured claims or exemptions. Put Street address, if available, or other description the amount of any secured claims on Schedule D: ■ Duplex or multi-unit building Creditors Who Have Claims Secured by Property. Condominium or cooperative Manufactured or mobile home Current value of the Current value of the 60623-0000 Chicago IL Land entire property? portion you own? City \$296,000.00 \$296,000.00 State ZIP Code Investment property Timeshare Describe the nature of your ownership interest Other п (such as fee simple, tenancy by the entireties, or a life estate), if known. Who has an interest in the property? Check one Debtor 1 only Cook ☐ Debtor 2 only County ☐ Debtor 1 and Debtor 2 only Check if this is community property At least one of the debtors and another (see instructions) Other information you wish to add about this item, such as local property identification number: Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for \$356,000.00 Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ■ No ☐ Yes 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$0.00 pages you have attached for Part 2. Write that number here......>>

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

Yes. Describe.....

Misc Household Items

\$150.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

■ No

		Case 17-06362	2 Doc 1	Filed 03/02/17		Desc Main
D	ebtor 1	Rosemary Mayfield	<u> </u>	Document	Page 13 of 66 Case number (if known)	
	☐ Yes.	Describe				
8.	Example  No	other collections, me			oks, pictures, or other art objects; stamp, coin	, or baseball card collections;
		Describe				
9.	Example  No	ent for sports and hobb es: Sports, photographic, musical instruments Describe		other hobby equipment;	bicycles, pool tables, golf clubs, skis; canoes	and kayaks; carpentry tools;
10	■ No	ns  bles: Pistols, rifles, shotgu  Describe	uns, ammunitio	n, and related equipmen	t	
11	□ No	s  bles: Everyday clothes, fu  Describe	irs, leather coat	ts, designer wear, shoes	, accessories	
		Misc	Wearing App	oarel		\$100.00
13	■ No □ Yes.  Non-fall Example ■ No □ Yes.  Any otl ■ No	Describe  rm animals bles: Dogs, cats, birds, ho	orses ehold items yo		ding rings, heirloom jewelry, watches, gems, g	gold, silver
15		he dollar value of all of art 3. Write that number			ny entries for pages you have attached	\$250.00
		scribe Your Financial Asse				
D	o you ow	vn or have any legal or	equitable inter	est in any of the follow	/ing?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
16	■ No	oles: Money you have in y			osit box, and on hand when you file your petiti	on
17	Examp —			al accounts; certificates of counts with the same ins	of deposit; shares in credit unions, brokerage stitution, list each.	houses, and other similar
	□ No ■ Yes			Institution i	name:	
		17.1.		Chase Ba	ank Checking Account	\$0.00

Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Document Page 14 of 66

Case number (if known) Debtor 1 **Rosemary Mayfield** 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years......

Official Form 106A/B Schedule A/B: Property page 4

De	ebtor 1	Rosemary Mayfield	Document	Page 15 of 66 Case number (if known)	
	Examp No	support  iles: Past due or lump sum al  Give specific information	imony, spousal support, child supp	ort, maintenance, divorce settlement, property	r settlement
		amounts someone owes yo les: Unpaid wages, disability benefits; unpaid loans yo		nefits, sick pay, vacation pay, workers' compe	nsation, Social Security
	☐ Yes.	Give specific information			
	<i>Examp</i> □ No	•	•	(HSA); credit, homeowner's, or renter's insura	nce
	Yes.		y of each policy and list its value. any name:	Beneficiary:	Surrender or refund value:
		Term	Life Ins		\$0.00
<ul><li>33.</li><li>34.</li><li>35.</li></ul>	If you a someo No No Yes.  Claims Examp No Yes.  Other o No Yes.  Any fin	are the beneficiary of a living ne has died.  Give specific information  against third parties, whether the second of the seco	her or not you have filed a lawsudisputes, insurance claims, or right disputes of every nature, includir	nsurance policy, or are currently entitled to rec	
	. Add t	he dollar value of all of you	r entries from Part 4, including a	nny entries for pages you have attached	\$0.00
Pa	rt 5: De	scribe Any Business-Related P	roperty You Own or Have an Interest	In. List any real estate in Part 1.	
ı	No. Go	own or have any legal or equita to Part 6. So to line 38.	ble interest in any business-related p	property?	
Pa		scribe Any Farm- and Commerc ou own or have an interest in farn	cial Fishing-Related Property You Ownland, list it in Part 1.	n or Have an Interest In.	
46.	■ No.	own or have any legal or e Go to Part 7. . Go to line 47.	quitable interest in any farm- or	commercial fishing-related property?	
Pa	rt 7:	Describe All Property You Ov	vn or Have an Interest in That You Di	d Not List Above	

Filed 03/02/17

Entered 03/02/17 15:30:03 Desc Main

Case 17-06362 Doc 1

Page 16 of 66

Case number (if known) Document Debtor 1 **Rosemary Mayfield** 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... \$0.00 Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$356,000.00 Part 2: Total vehicles, line 5 \$0.00 Part 3: Total personal and household items, line 15 57. \$250.00 58. Part 4: Total financial assets, line 36 \$0.00 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 60. \$0.00

\$0.00

Copy personal property total

\$250.00

Entered 03/02/17 15:30:03

63. Total of all property on Schedule A/B. Add line 55 + line 62

Total personal property. Add lines 56 through 61...

Part 7: Total other property not listed, line 54

61.

Case 17-06362

Doc 1

Filed 03/02/17

\$356,250.00

\$250.00

Desc Main

Official Form 106A/B Schedule A/B: Property page 6

		Doddillo	THE TRACE AT OF OO	
Fill in this infor	mation to identify your	case:		
Debtor 1	Rosemary Mayfie	eld		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

# Official Form 106C

# Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.	Which set of exempt	tions are vou	claiming?	Check one only	v. even if	vour spouse is	filing with	vou.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
1901 S Millard Chicago, IL 60623 Cook County	\$60,000.00	-	\$15,000.00	735 ILCS 5/12-901
Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit	
Misc Household Items Line from Schedule A/B: 6.1	\$150.00		\$150.00	735 ILCS 5/12-1001(b)
Line Holli Schedule A.D. G. 1			100% of fair market value, up to any applicable statutory limit	
Misc Wearing Apparel	\$100.00		\$100.00	735 ILCS 5/12-1001(a)
Line Irom Schedule A/B. 11.1			100% of fair market value, up to any applicable statutory limit	
Chase Bank Checking Account Line from Schedule A/B: 17.1	\$0.00		\$0.00	735 ILCS 5/12-1001(b)
Line Holli Schedule A/B. 11.1			100% of fair market value, up to any applicable statutory limit	
Term Life Ins	\$0.00		\$0.00	215 ILCS 5/238
Line from Schedule A/B: 31.1			100% of fair market value, up to any applicable statutory limit	

Case 17-06362 Filed 03/02/17 Desc Main Entered 03/02/17 15:30:03 Document Page 18 of 66 Debtor 1 Rosemary Mayfield Case number (if known) 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No

Doc 1

Yes

		Document	Page 1	.9 of 66	_	
Fill in this information to	identify you	r case:				
Debtor 1 Rose	mary Mayfi	eld				
First Nar		Middle Name	Last Name			
Debtor 2						
(Spouse if, filing) First Nar	ne	Middle Name	Last Name			
United States Bankruptcy (	Court for the	NORTHERN DISTRICT OF IL	LINOIS			
omou otatoo zamapto, t						
Case number						
(if known)						if this is an
					amend	led filing
Official Form 1000						
Official Form 106D	-					
Schedule D: Cr	editors	Who Have Claims	Secure	ed by Property	1	12/15
is needed, copy the Additiona number (if known).	al Page, fill it o	f two married people are filing toget out, number the entries, and attach i				
1. Do any creditors have clain	•					
☐ No. Check this box	and submit th	is form to the court with your other	r schedules.	You have nothing else to	report on this form.	
Yes. Fill in all of the	information b	pelow.				
Part 1: List All Secured	d Claims					
		nove then one occurred claim. Let the o		Column A	Column B	Column C
for each claim. If more than or	ne creditor has	nore than one secured claim, list the cr a particular claim, list the other creditor al order according to the creditor's nar	ors in Part 2. As		Value of collateral that supports this claim	Unsecured portion If any
2.1 City of Chicago W	/ater	B	4 1.1	\$17,000.00	\$17,000.00	\$0.00
Creditor's Name		Describe the property that secures	tne claim:	Ψ17,000.00	Ψ17,000.00	Ψ0.00
Creditor's Name		Water Lien				
333 S State		As of the date you file, the claim is	: Check all that			
Chicago, IL 60680	-1292	apply.  Contingent				
Number, Street, City, State &	Zip Code	☐ Unliquidated				
,,,		☐ Disputed				
Who owes the debt? Check	one.	Nature of lien. Check all that apply.				
■ Debtor 1 only		☐ An agreement you made (such as	mortgage or s	secured		
Debtor 2 only		car loan)				
Debtor 1 and Debtor 2 only	,	☐ Statutory lien (such as tax lien, m	echanic's lien)			
☐ At least one of the debtors		☐ Judgment lien from a lawsuit	,			
☐ Check if this claim relates	s to a	☐ Other (including a right to offset)				
community debt		, , ,				
Date debt was incurred		Last 4 digits of account nun	nber			
2.2 Select Portfolio Se	ervicing	Describe the property that secures		\$376,712.00	\$296,000.00	\$0.00
Creditor's Name		1905 S Millard Chicago, IL ( Cook County				
P.O. Box 65250		As of the date you file, the claim is	: Check all that			
Salt Lake City, UT	84165	apply.  Contingent				
Number, Street, City, State &		☐ Unliquidated				
	•	☐ Disputed				
Who owes the debt? Check	one.	Nature of lien. Check all that apply.				
Debtor 1 only		☐ An agreement you made (such as	mortgage or s	secured		
Debtor 2 only		car loan)				
☐ Debtor 1 and Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien)						
☐ At least one of the debtors and another ☐ Judgment lien from a lawsuit						
☐ Check if this claim relates		☐ Other (including a right to offset)				
community debt		2				-
Date debt was incurred		Last 4 digits of account nun	nher			
		-ac. raigno or account hun				

# Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Document Page 20 of 66

Deptor 1	Rosemary N	layfield		Case number (if know)	
	First Name	Middle Name	Last Name	_	
				<b>*****</b>	ิ
Add the	dollar value of yo	our entries in Column A on t	this page. Write that number here:	\$393,712.00	)
	the last page of gat number here:	your form, add the dollar va	lue totals from all pages.	\$393,712.00	)
				-	_

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Page 21 of 66 Document Fill in this information to identify your case: Debtor 1 Rosemary Mayfield Middle Name Last Name First Name Debtor 2 Middle Name (Spouse if, filing) First Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? ■ No. Go to Part 2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) **Total claim** Priority Nonpriority amount 2.1 Last 4 digits of account number **Internal Revenue Service** \$1,612.00 \$1,612.00 \$0.00 Priority Creditor's Name P.O. Box 21126 When was the debt incurred? Philadelphia, PA 19114 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only ☐ Domestic support obligations ☐ At least one of the debtors and another

### Part 2: List All of Your NONPRIORITY Unsecured Claims

☐ Check if this claim is for a community debt

Is the claim subject to offset?

3. Do any creditors have nonpriority unsecured claims against you?

 $\square$  No. You have nothing to report in this part. Submit this form to the court with your other schedules.

Other. Specify

Yes.

■ No

☐ Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

■ Taxes and certain other debts you owe the government

☐ Claims for death or personal injury while you were intoxicated

Total claim

Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Document Page 22 of 66

Debtor 1 Rosemary Mayfield Case number (if know) 4.1 **Aarons Sales & Lease** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name 1012 Siblev Blvd When was the debt incurred? Calumet City, IL 60409 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim:  $\square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.2 **Advantage Cash Services** \$200.00 Last 4 digits of account number Nonpriority Creditor's Name 3531 P Street When was the debt incurred? Miami, OK 74354 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.3 **Americash Loans** Last 4 digits of account number \$717.00 Nonpriority Creditor's Name 179 W Van Buren When was the debt incurred? Chicago, IL 60605 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Document Page 23 of 66

Debtor 1 Rosemary Mayfield Case number (if know) 4.4 Ameriloan Last 4 digits of account number \$140.00 Nonpriority Creditor's Name 2533 N Carson Suite When was the debt incurred? MT 59706 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.5 \$835.00 Aspen Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 105341 When was the debt incurred? Atlanta, GA 30348-5341 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.6 **Aspire Visa** Last 4 digits of account number \$1,506.00 Nonpriority Creditor's Name P.O. Box 23007 When was the debt incurred? Columbus, GA 31902 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

Document Page 24 of 66 Debtor 1 Rosemary Mayfield Case number (if know) 4.7 AT&T Last 4 digits of account number \$166.00 Nonpriority Creditor's Name One AT&T Way Room 3A 104 When was the debt incurred? Bedminster, NJ 07921 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.8 **ATG Credit** Last 4 digits of account number \$63.00 Nonpriority Creditor's Name 1700 W Courtland Street When was the debt incurred? Suite 2 Chicago, IL 60622 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.9 **Atlas Acquistions LLC** Last 4 digits of account number \$654.00 Nonpriority Creditor's Name 294 Union Street When was the debt incurred? Hackensack, NJ 07601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

☐ Yes

Other. Specify

Debts to pension or profit-sharing plans, and other similar debts

Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Document Page 25 of 66

Rosemary Mayfield	Case number (if know)	
Best Pay Today	Last 4 digits of account number	\$300.0
Nonpriority Creditor's Name	<del></del>	·
P.O. Box 1063	When was the debt incurred?	
Ruidoso, NM 88355  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	7.6 of the date you me, the statin is. Officer all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt s the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	☐ Debts to pension or profit-sharing plans, and other similar debts	
⊒ Yes	Other. Specify	
	· · · ———	
Bluestream Brand	Last 4 digits of account number	\$68.0
Nonpriority Creditor's Name P.O. Box 41067	When was the debt incurred?	
Norfolk, VA 23541		
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt s the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	□ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
Bobs Auto Sales	Last 4 digits of account number	\$1,647.0
Nonpriority Creditor's Name		. ,
P.O. Box 5718	When was the debt incurred?	
Carol Stream, IL 60128  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	As of the date you file, the claim is. Check all that apply	
Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ At least one of the debtors and another ☐ Check if this claim is for a community	☐ Student loans	
☐ Check if this claim is for a community lebt steel to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	☐ Debts to pension or profit-sharing plans, and other similar debts	
— No □ Yes	_	
→ res	Other. Specify	

Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Document Page 26 of 66

Capital One  Nonpriority Creditor's Name  P.O. Box 54529  Oklahoma City, OK 73154  When was the debt incurred?	\$296.00
P.O. Box 54529 When was the debt incurred? Oklahoma City, OK 73154	
Oklahoma City, OK 73154	
Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	
■ Debtor 1 only □ Contingent	
Debtor 2 only Unliquidated	
Debtor 1 and Debtor 2 only	
☐ At least one of the debtors and another  Type of NONPRIORITY unsecured claim: ☐ Student loans	
debt	
Is the claim subject to offset?  report as priority claims  □ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes ☐ Other. Specify	
Check N Go Last 4 digits of account number	\$200.00
Nonpriority Creditor's Name  7755 Montgomery Road When was the debt incurred?	
Suite 400 Cincinnati, OH 45236	
Number Street City State Zlp Code  As of the date you file, the claim is: Check all that apply  Who incurred the debt? Check one.	
■ Debtor 1 only □ Contingent	
☐ Debtor 2 only ☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only ☐ Disputed	
☐ At least one of the debtors and another Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community ☐ Student loans	
debt ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No □ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes ☐ Other. Specify	
City of Chicago Last 4 digits of account number	\$7,705.00
Nonpriority Creditor's Name  Department of Revenue  When was the debt incurred?	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
P.O. Box 88292 Chicago, IL 60680-1292	
Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one.	
■ Debtor 1 only □ Contingent	
☐ Debtor 2 only ☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only ☐ Disputed	
☐ At least one of the debtors and another	
☐ Check if this claim is for a community ☐ Student loans	
debt ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No □ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes ☐ Other. Specify	

Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Document Page 27 of 66

Rosemary Mayrield	Case number (if know)	
Cmre Finance	Last 4 digits of account number	\$115.00
Nonpriority Creditor's Name 3075 E Imperial Highway Brea. CA 92821	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
Coinmach Corp	Last 4 digits of account number	\$2,720.00
Nonpriority Creditor's Name P.O. Box 27288	When was the debt incurred?	<b>,</b> ,
New York, NY 10087		
Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	_	
■ Debtor 1 only	Contingent	
Debtor 2 only	Unliquidated	
Debtor 1 and Debtor 2 only	Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:  ☐ Student loans	
Check if this claim is for a community debt		
Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
Com Ed		\$5,918.00
Nonpriority Creditor's Name	Last 4 digits of account number	ψ3,310.00
P.O. Box 6111	When was the debt incurred?	
Carol Stream, IL 60197-6111  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	As of the date you file, the claim is. Check all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
□Yes	Other. Specify	
	1 /	

Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Document Page 28 of 66

1 Rosemary Mayfield	Case number (if know)	
Comcast	Last 4 digits of account number	\$306
Nonpriority Creditor's Name 87455 W Higgins	When was the debt incurred?	
Chicago, IL  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	As of the date you me, the claim is. Oneth all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
Computer Service	Last 4 digits of account number	\$129
Nonpriority Creditor's Name		· · · ·
5340 N Clark Street	When was the debt incurred?	
Chicago, IL 60640  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	As of the date you me, the damins. Oneck an that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
Convergent Outsourcing	Last 4 digits of account number	\$464
Nonpriority Creditor's Name 500 SW 7th Building A 100	When was the debt incurred?	
Renton, WA 98055-2983  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	and apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	□ Unliquidated	
☐ Debtor 1 and Debtor 2 only	□ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Is the claim subject to offset?  ■ No	report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	_	
Yes	Other. Specify	

Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Document Page 29 of 66
Case number (if know)

Jeni	Rosemary Mayneid	Case number (il know)	
4.2 2	CP Investor	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name 12757 Folly Quarter	When was the debt incurred?	
	Ellicott City, MD 21042  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
1.2	Credit Management		£270.00
3	Credit Management  Nonpriority Creditor's Name	Last 4 digits of account number	\$379.00
	200 S. Monroe Ave Suite 206 Green Bay, WI 54301	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	$\square$ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
1.2			<b>4.70.00</b>
4	Creditors Discount & Audit Co  Nonpriority Creditor's Name	Last 4 digits of account number	\$476.00
	415 E. Main Street	When was the debt incurred?	
	Streator, IL 61364		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:  ☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	
		- ··-·· · · · · · · · · · · · · ·	

Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Document Page 30 of 66

Debtor 1 Rosemary Mayfield Case number (if know) 4.2 \$1,054.00 **Direct Tv** Last 4 digits of account number 5 Nonpriority Creditor's Name P.O. Box 6550 When was the debt incurred? Englewood, CO 80155 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.2 **Genesis Financial** \$1,710.00 Last 4 digits of account number 6 Nonpriority Creditor's Name 8705 SW Numbus When was the debt incurred? Suite 3 Beaverton, OR 97008 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.2 **HSBC** \$444.00 Last 4 digits of account number Nonpriority Creditor's Name C/O Cach LLc When was the debt incurred? 370 17th Street Suite 5000 **Denver, CO 80202** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

Debto	or 1 Rosemary Mayfield	Document Page 31 of 66 Case number (if know)	
4.2	Jefferson Capital Systems		\$1,506.00
8	Nonpriority Creditor's Name	Last 4 digits of account number	\$1,500.00
	16 Mc Leland Road	When was the debt incurred?	
	Saint Cloud, MN 56303		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify	
4.2	Lakota Cash		\$702.00
9	Nonpriority Creditor's Name	Last 4 digits of account number	\$702.00
	P.O> Box 128	When was the debt incurred?	
	Timber Lake, SD 57656		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.3			
0	MCI	Last 4 digits of account number	\$685.00
	Nonpriority Creditor's Name	When was the debt incurred?	
	P.O. Box 3243 Bloomington, IL 61702	when was the dept incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
		·	
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community	_	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	

■ No □ Yes

Other. Specify

 $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Document Page 32 of 66
Case number (if know)

Rosemary Mayneid	Case number (ii know)	
Mount Sinai Hospital	Last 4 digits of account number	\$2,059.00
Nonpriority Creditor's Name 1905 Paysphere Circle	When was the debt incurred?	
Chicago, IL 60674-1905  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	, , , , , , , , , , , , , , , , , , , ,	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	□ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
National Credit Adjusters	Last 4 digits of account number	\$726.00
Nonpriority Creditor's Name		<b>V. 20.00</b>
P.O. Box 3023	When was the debt incurred?	
327 W. 4th Street		
Hutchinson, KS 67504-3023  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	no or and date you me, and channed one or an anat appropriate	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	□ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other. Specify	
People Gas	Last 4 digits of account number	\$7,000.00
Nonpriority Creditor's Name		· ·
130 E Randolph Drive	When was the debt incurred?	
Chicago, IL 60602  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	Continued.	
Debtor 2 only	☐ Contingent	
Debtor 2 only  Debtor 1 and Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	Student loans	
☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
□Yes	Other. Specify	

Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Document Page 33 of 66

Premier Credit Corporation	Last 4 digits of account number	\$:
Nonpriority Creditor's Name	Last 4 digits of account number	Ψ
2773 Remico St Sw	When was the debt incurred?	
Wyoming, MI 49519		
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
Providian	Last 4 digits of account number	
Nonpriority Creditor's Name		
P.O> Box 660487	When was the debt incurred?	
TX 79000	- Acceptate that a file of a details of the state of	
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	Student loans	
debt	Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
Sprint	Last 4 digits of account number	\$:
Nonpriority Creditor's Name	-	
C/o Convergent Outsourcing Inc	When was the debt incurred?	
P.O. Box 9004 Renton, WA 98057-9004		
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
_	☐ Disputed  Type of NONPRIORITY unsecured claim:	
At least one of the debtors and another	Student loans	
☐ Check if this claim is for a community debt		
ls the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
<del>-</del>	· · · · ·	

☐ Yes

Other. Specify

Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Document Page 34 of 66

Debtor 1 Rosemary Mayfield Case number (if know) 4.3 \$466.00 T-Mobile Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 742596 When was the debt incurred? Cincinnati, OH 45274-2596 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.3 TCF Bank & Savings \$63.00 Last 4 digits of account number 8 Nonpriority Creditor's Name P.O. Box 1270 When was the debt incurred? Minneapolis, MN 55480 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.3 \$9,400.00 **Turner Acceptance** Last 4 digits of account number 9 Nonpriority Creditor's Name 5900 W Howard Street When was the debt incurred? Skokie, IL 60077 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Document Page 35 of 66
Case number (if know)

Debto	r 1 Rosemary Mayfield	Case number (if know)	
4.4	United Acceptance	Last 4 digits of account number	\$5.366.00
<u> </u>	Nonpriority Creditor's Name 2400 Lake Park Drive Smyrna, GA 30080	When was the debt incurred?	, .,
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.4	US Cellular	Last 4 digits of account number	\$200.00
	Nonpriority Creditor's Name		<u> </u>
	C/o EOS CCA	When was the debt incurred?	
	700 Longwater Drive Norwell, MA 02061		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.4	Us Fast Cash	Last 4 digits of account number	\$170.00
	Nonpriority Creditor's Name 2533 N Carson Street	When was the debt incurred?	
	Carson City, NV 89706  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	∏ ves	Other Cresife	

Document Page 36 of 66 Debtor 1 Rosemary Mayfield Case number (if know)

US Web Cash	Last 4 digits of account number	\$1,300.00
Nonpriority Creditor's Name	When we the debt in some 40	
3175 W Commercial	When was the debt incurred?	
Chicago, IL 60661  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
s the claim subject to offset?	report as priority claims	
No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
□ Yes	Other. Specify	

#### Part 3: List Others to Be Notified About a Debt That You Already Listed

### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				T	Total Claim
Total	6a.	Domestic support obligations	6a.	\$	0.00
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	1,612.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	1,612.00
				T	Total Claim
	6f.	Student loans	6f.	\$	0.00
Total claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that			0.00
	01	you did not report as priority claims	6g.	\$	
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	58,457.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	58,457.00

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main

Document Page 37 of 66 Fill in this information to identify your case: Debtor 1 **Rosemary Mayfield** Middle Name Last Name First Name Debtor 2 Middle Name (Spouse if, filing) First Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known)

☐ Check if this is an amended filing

### Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with	whom you have the r, Street, City, State and ZIP (	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			
	City		State	ZIP Code	<del>_</del>
2.3			Ciaio		
	Name				<del>-</del>
	Number	Street			<u> </u>
	City		State	ZIP Code	
2.4					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.5	_				
	Name				
	Number	Street			
	City		State	ZIP Code	<u> </u>

Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main

`	00002 1	Docume	nt Page 38 (	of 66	OC Describan
Fill in this inf	formation to identify your	case:			
Debtor 1	Rosemary Mayfie	ld			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					Check if this is an amended filing
Official F	Form 106H				
3chedu	le H: Your Cod	ebtors			12/15
eople are fili ill it out, and	ng together, both are equ	ally responsible for supp boxes on the left. Attach	lying correct informat the Additional Page t	tion. If more space is n	ate as possible. If two married needed, copy the Additional Page, p of any Additional Pages, write
1. Do you	u have any codebtors? (If	you are filing a joint case, o	o not list either spouse	e as a codebtor.	
■ No □ Yes					
	the last 8 years, have you California, Idaho, Louisiana,				y states and territories include
■ No. Go	o to lino 2				
	id your spouse, former spou	use, or legal equivalent live	with you at the time?		
in line 2 a	again as a codebtor only i 5D), Schedule E/F (Official	f that person is a guarant	or or cosigner. Make	sure you have listed th	g with you. List the person shown he creditor on Schedule D (Official Schedule E/F, or Schedule G to fil
	<i>lumn 1:</i> <b>Your codebtor</b> e, Number, Street, City, State and ZI	P Code		Column 2: The cre Check all schedule	editor to whom you owe the debt es that apply:
3.1				☐ Schedule D, lin	e
Nam	ne			□ Schedule E/F, I	line
				☐ Schedule G, lin	e
Num City		State	ZIP Code		
3.2				☐ Schedule D, lin	e
Nam	ne			Schedule E/F, I	
				☐ Schedule G, lin	e

Street

State

Number

City

ZIP Code

# Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Document Page 39 of 66

	in this information to identify										
Der	otor 1 Rose	mary M	ayrıeld			—					
	otor 2										
Uni	ted States Bankruptcy Cour	rt for the:	NORTHERN DISTRIC	CT OF ILLINOIS		_					
	se number nown)						□ A		ed filing ent showin	g postpetition ollowing date:	
O.	fficial Form 106	I					_			onowing dato.	
	chedule I: Your	_	nme				IV	IM / DD/ Y	7 Y Y Y		12/1
spo atta Par	plying correct information use. If you are separated a ch a separate sheet to this time.  Describe Emplo	and your s form. ( oyment	r spouse is not filing wi	th you, do not incli	ude infor	mati	on about	your spo	ouse. If mo	ore space is	needed,
1.	Fill in your employment information.			Debtor 1				Debtor 2	2 or non-fi	ling spouse	
	If you have more than one attach a separate page wi information about addition employers.	rith	Employment status	<ul><li>■ Employed</li><li>□ Not employed</li></ul>				☐ Emple	oyed mployed		
	Include part-time, seasonself-employed work.	al, or	Occupation Employer's name								
	Occupation may include s or homemaker, if it applies		Employer's address								
			How long employed ti	here?				_			
Par	rt 2: Give Details Ab	out Mon	thly Income								
spou	mate monthly income as our unless you are separated or your non-filing spouse	ed.									
•	e space, attach a separate s				oo. a	о <b>.</b> р.	0,0.0.0.				,
							For Dek	otor 1		btor 2 or ng spouse	
2.	<b>List monthly gross wag</b> deductions). If not paid m				2.	\$		0.00	\$	N/A	
3.	Estimate and list month	ly overti	me pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income	. Add lin	e 2 + line 3.		4.	\$		0.00	\$	N/A	

# Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Document Page 40 of 66

Debt	or 1	Rosemary Mayfield	_	(	Case	number (if kno	wn)				
					For	Debtor 1			Debtor :	2 or	
	Cop	by line 4 here	4.		\$	0.	00	\$		N/A	_
5.	List	t all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5	a.	\$	0.	00	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5l		\$_		00	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	50	C.	\$	0.	00	\$		N/A	-
	5d.	Required repayments of retirement fund loans	50	d.	\$	0.	00	\$		N/A	_
	5e.	Insurance	56		\$_		00	\$		N/A	_
	5f.	Domestic support obligations	5f		\$_		00	\$		N/A	_
	5g.	Union dues	5(	_	\$_		00_	—		N/A	_
	5h.	Other deductions. Specify:	_	h.+	\$_		00	. —		N/A	-
6.		d the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_		00	\$		N/A	-
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	0.	00	\$		N/A	_
8.	List 8a.	profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total			•						
	Oh	monthly net income.  Interest and dividends	88 81	a.	\$_ \$	2,825.		\$		N/A	_
	8b. 8c.	Family support payments that you, a non-filing spouse, or a dependent		υ.	Φ_	0.	00	Φ		N/A	-
	00.	regularly receive									
		Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	80	_	\$	0	00	\$		NI/A	
	8d.		80		<b>\$</b> -		00 00	φ		N/A N/A	_
	8e.	Social Security	86		\$ -		00	\$		N/A	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f	f.	\$	0.	00	\$		N/A	_
	8g.	Pension or retirement income	8į	-	\$_		00	\$		N/A	_
	8h.	Other monthly income. Specify:	81	h.+	\$_	0.	00	+ \$		N/A	-
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	. [	\$	2,825.	00	\$		N/A	A
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		2,825.00	- \$		N/A	= \$	2,825.00
		If the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.				2,023.00			14/7	-	2,023.00
11.	Star Incli othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not accify:	dep			•			chedule 11.		0.00
12.		d the amount in the last column of line 10 to the amount in line 11. The reste that amount on the Summary of Schedules and Statistical Summary of Certaillies							12.	\$	2,825.00
10	D-	you expect an increase or degrees within the year often you file this famous	2						L	Combine month!	ned y income
13.	<b>■</b>	you expect an increase or decrease within the year after you file this form  No.	·								

Official Form 106I Schedule I: Your Income page 2

# Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Document Page 41 of 66

Fill i	n this informa	tion to identify y	our case:			Ī		
Debt		Rosemary M				Che	eck if this is:	
Debt	tor 2		,					wing postpetition chapter
(Spo	ouse, if filing)						13 expenses as of	the following date:
Unite	ed States Bankr	uptcy Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
1	e number nown)							
Of	ficial Fo	rm 106J						
		J: Your						12/1
info	rmation. If m		eded, atta	. If two married people and the control of the cont				
Part		ibe Your House	ehold					
1.	Is this a joir							
	■ No. Go to		in a separ	ate household?				
	_ 100:100							
	□ Y	es. Debtor 2 mu	st file Offici	ial Form 106J-2, Expenses	s for Separate House	ehold of De	btor 2.	
2.	Do you have	e dependents?	■ No					
	Do not list D Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state							□ No
	dependents	names.					_	☐ Yes ☐ No
								☐ Yes
								□ No
								☐ Yes
								□ No
3.	Do your exp	enses include	_	No				☐ Yes
	expenses o	f people other t d your depende	han <sub>—</sub>	Yes				
		ate Your Ongoi						
exp				uptcy filing date unless y y is filed. If this is a supp				
				government assistance i				
	value of sucl icial Form 10		d have inc	cluded it on <i>Schedule I:</i> \	our Income		Your exp	enses
4.		or home owners		ses for your residence.	nclude first mortgag	je 4.	\$	1,153.64
	. ,	led in line 4:	o ground t			••		<u> </u>
						_	•	_
		estate taxes rty, homeowner'	e or rooter	'e incurance		4a. 4b.	·	0.00
	•	•		s insurance upkeep expenses		40. 4c.	·	0.00 50.00
		owner's associa				4d.		0.00
5.	Additional r	nortgage paym	ents for yo	our residence, such as ho	me equity loans	5.	\$	0.00

# Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Document Page 42 of 66

Debtor 1	Rosemary Mayfield	Case num	ber (if known)	
6. Utilitie	es:			
	Electricity, heat, natural gas	6a.	\$	200.00
	Water, sewer, garbage collection	6b.	·	45.00
	Telephone, cell phone, Internet, satellite, and cable services	6c.		80.00
	Other. Specify:	6d.	· -	0.00
	and housekeeping supplies	7.	\$	327.92
	are and children's education costs	8.	\$	0.00
	ng, laundry, and dry cleaning	9.	·	80.00
		9. 10.	·	
	nal care products and services		·	100.00
	al and dental expenses	11.	<b>&gt;</b>	0.00
	portation. Include gas, maintenance, bus or train fare.	12.	\$	300.00
	include car payments. ainment, clubs, recreation, newspapers, magazines, and books	13.	·	0.00
	able contributions and religious donations	14.	·	0.00
5. Insurance.			0.00	
	include insurance deducted from your pay or included in lines 4 or 20.			
	Life insurance	15a.	\$	0.00
	Health insurance	15a. 15b.	·	0.00
	Vehicle insurance	15b.	·	0.00
			· -	
	Other insurance. Specify:	15d.	<b>&gt;</b>	0.00
	Do not include taxes deducted from your pay or included in lines 4 or 20.	40	<b>c</b>	0.00
Specify		16.	\$	0.00
	ment or lease payments: Car payments for Vehicle 1	17a.	¢	0.00
		17a. 17b.	· -	
	Car payments for Vehicle 2	17b. 17c.	·	0.00
	Other. Specify:		*	0.00
	Other. Specify:	17d.	\$	0.00
	payments of alimony, maintenance, and support that you did not report a		\$	0.00
	ted from your pay on line 5, Schedule I, Your Income (Official Form 106I) payments you make to support others who do not live with you.	). 10.	\$	
Specify		19.	Ψ	0.00
	<sup>y.</sup> real property expenses not included in lines 4 or 5 of this form or on <i>ScI</i>		ur Incomo	
	Mortgages on other property	20a.		0.00
	Real estate taxes	20b.		0.00
	Property, homeowner's, or renter's insurance	20b. 20c.	·	
	• •		·	0.00
	Maintenance, repair, and upkeep expenses	20d.		0.00
	Homeowner's association or condominium dues	20e.	•	0.00
1. Other:	Specify:	21.	+\$	0.00
2 Calcul	ate your monthly expenses			
	dd lines 4 through 21.		\$	2,336.56
	opy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	2,330.30
			: <u></u>	
22c. A	dd line 22a and 22b. The result is your monthly expenses.		\$	2,336.56
3. Calcul	ate your monthly net income.			
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	2,825.00
	Copy your monthly expenses from line 22c above.	23b.		2,336.56
۷۵۵. ۱	oopy your monung expenses nomine 220 above.	۷۵۵.		2,330.30
230	Subtract your monthly expenses from your monthly income.			
	The result is your <i>monthly net income</i> .	23c.	\$	488.44
	The result is your monthly not income.			
24. <b>Do yo</b> ı	u expect an increase or decrease in your expenses within the year after y	you file this	form?	
For exa	mple, do you expect to finish paying for your car loan within the year or do you expect yo			se or decrease because of a
	ation to the terms of your mortgage?			
■ No.				
	Explain here:			

# Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Document Page 43 of 66

Fill in this infor	rmation to identify your	case:			
Debtor 1	Rosemary Mayfie				
<b>D</b> 14 0	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				☐ Check	if this is an
				amend	led filing
Official For	-				
Declara <sup>,</sup>	tion About a	an Individual	<b>Debtor's Sch</b>	nedules	12/15
f two married p	eople are filing togethe	r, both are equally respo	nsible for supplying corre	ect information.	
Var. must file th	io farm whanavar van f	la hankuuntav aahadulaa	or amandad aabadulaa I	Making a falsa atatamant agnasalin	
				Making a false statement, concealing fines up to \$250,000, or imprisonme	
	18 U.S.C. §§ 152, 1341, 1			<b>pp</b>	т. т. т. т.
Sig	gn Below				
Did you pa	ay or agree to pay some	one who is NOT an attor	ney to help you fill out ba	nkruptcy forms?	
■ No					
110					
☐ Yes.	Name of person			Attach Bankruptcy Petition Pro	
				Declaration, and Signature (O	miciai Form 119)
		that I have read the sum	mary and schedules filed	with this declaration and	
that they a	re true and correct.				
X /s/ Ro	semary Mayfield		X		
	mary Mayfield		Signature of D	ebtor 2	
	ure of Debtor 1		-		
5 .	M		Б.:		
Date _	March 2, 2017		Date		

# Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Document Page 44 of 66

Fill	in this inform	nation to identify yo	ur case:			
Del	otor 1	Rosemary May	field			
		First Name	Middle Name	Last Name		
	otor 2 ouse if, filing)	First Name	Middle Name	Last Name		
Uni	ted States Ba	inkruptcy Court for the	e: NORTHERN DISTRICT	OF ILLINOIS		
	se number				С	Check if this is an amended filing
Sta Be a info	as complete a	of Financial	Affairs for Indivisible. If two married peopled, attach a separate sheet to	are filing together, both a	re equally responsible for	
	<u> </u>	,	estion. Narital Status and Where Yo	ou Lived Before		
1.		r current marital sta				
	☐ Married ☐ Not ma					
2.	During the I	ast 3 years, have yo	u lived anywhere other thai	n where you live now?		
	■ No					
	☐ Yes. Lis	st all of the places you	lived in the last 3 years. Do	not include where you live no	OW.	
	Debtor 1 Pi	rior Address:	Dates Debtor lived there	1 Debtor 2 Prior	Address:	Dates Debtor 2 lived there
<b>3.</b> state			ever live with a spouse or k California, Idaho, Louisiana, N			
	■ No □ Yes. Ma	ake sure you fill out S	chedule H: Your Codebtors ((	Official Form 106H).		
Par	t 2 Expla	in the Sources of Yo	our Income			
4.	Fill in the total	al amount of income y	employment or from operation received from all jobs and the have income that you received.	l all businesses, including pa	art-time activities.	alendar years?
	■ No □ Yes. Fil	I in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)

Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Document Page 45 of 66 Case number (if known) Debtor 1 Rosemary Mayfield Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Gross income from Sources of income Describe below. Describe below. (before deductions each source (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? ☐ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?  $\square$  No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address Dates of payment **Total amount** Amount you Was this payment for ... paid still owe Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

Nο Yes. List all payments to an insider.

**Insider's Name and Address Dates of payment Total amount** Amount you Reason for this payment paid still owe

Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

Yes. List all payments to an insider

**Insider's Name and Address Dates of payment Total amount** Amount you Reason for this payment Include creditor's name paid still owe

Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Case 17-06362

Page 46 of 66 Case number (if known) Document Debtor 1 Rosemary Mayfield

Pai	t 4: Identify Legal Actions, Repossess	sions, and Foreclosures			
9.	Within 1 year before you filed for bankru List all such matters, including personal injumodifications, and contract disputes.				
	■ No				
	Yes. Fill in the details.	Natura of the case	0	01-1	
	Case title Case number	Nature of the case	Court or agency	Status of th	e case
10.	Within 1 year before you filed for bankru Check all that apply and fill in the details be		erty repossessed, foreclose	d, garnished, attached	I, seized, or levied?
	<ul><li>■ No. Go to line 11.</li><li>□ Yes. Fill in the information below.</li></ul>				
	Creditor Name and Address	Describe the Property		Date	Value of the
		Explain what happened	i		property
11.	Within 90 days before you filed for bank accounts or refuse to make a payment be No		luding a bank or financial in	stitution, set off any a	mounts from your
	Yes. Fill in the details.				
	Creditor Name and Address	Describe the action the	creditor took	Date action was taken	Amount
	■ No □ Yes				
Pai	List Certain Gifts and Contribution	ns			
13.	Within 2 years before you filed for banks  ■ No □ Yes. Fill in the details for each gift.	ruptcy, did you give any gift	s with a total value of more	than \$600 per person?	•
	Gifts with a total value of more than \$60 per person	00 Describe the gifts		Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:	ı			
14.	Within 2 years before you filed for banks  No		s or contributions with a tot	al value of more than	\$600 to any charity?
	Yes. Fill in the details for each gift or			D-1	Walana
	Gifts or contributions to charities that more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Cod		i contributed	Dates you contributed	Value
Pai	t 6: List Certain Losses				
15.	Within 1 year before you filed for bankru or gambling?	uptcy or since you filed for b	ankruptcy, did you lose any	thing because of thef	t, fire, other disaster,
	■ No □ Yes. Fill in the details.				
	Describe the property you lost and how the loss occurred	Describe any insurance co Include the amount that insurance claims on line 33	rance has paid. List pending	Date of your loss	Value of property lost

Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Page 47 of 66 Case number (if known) Document

Debtor 1 Rosemary Mayfield

Par	17: List Certain Payments or Transfers				
16.	Within 1 year before you filed for bankruptcy, diconsulted about seeking bankruptcy or preparir Include any attorneys, bankruptcy petition preparers	ng a bankruptcy petition?			rty to anyone you
	□ No				
	Yes. Fill in the details.				
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of a transferred	ny property	Date payment or transfer was made	Amount of payment
	Fernandez & Associates 108 Madison Oak Park, IL 60302			10/10/16	\$500.00
17.	Within 1 year before you filed for bankruptcy, dipromised to help you deal with your creditors of Do not include any payment or transfer that you listed No Yes. Fill in the details.	r to make payments to your		or transfer any prope	rty to anyone who
	Person Who Was Paid Address	Description and value of any property transferred			Amount of payment
t i	Within 2 years before you filed for bankruptcy, of transferred in the ordinary course of your busin Include both outright transfers and transfers made a include gifts and transfers that you have already list  No Yes. Fill in the details.	ess or financial affairs? as security (such as the granting			
	Person Who Received Transfer Address Person's relationship to you	Description and value of property transferred	paymen	e any property or ts received or debts exchange	Date transfer was made
19.	Within 10 years before you filed for bankruptcy, beneficiary? (These are often called asset-protecti ■ No □ Yes. Fill in the details.		ty to a self-settled	trust or similar device	of which you are a
	Name of trust	Description and value of the	ne property transfe	rred	Date Transfer was made
Par	t 8: List of Certain Financial Accounts, Instrur	ments, Safe Deposit Boxes,	and Storage Units		
20.	Within 1 year before you filed for bankruptcy, we sold, moved, or transferred? Include checking, savings, money market, or oth houses, pension funds, cooperatives, association No Yes. Fill in the details.	her financial accounts; certi	ficates of deposit;		
				•	Last balance before closing or transfer

Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Page 48 of 66 Case number (if known) Document

Debtor 1 Rosemary Mayfield

21.	Do you now have, or did you have within 1 year cash, or other valuables?	ır before you filed for bankruptcy, ar	ny safe deposit box or other deposito	ory for securities,
	No			
	☐ Yes. Fill in the details.			
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
22.	Have you stored property in a storage unit or p	place other than your home within 1	year before you filed for bankruptcy	?
	■ No □ Yes. Fill in the details.			
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
Par	t 9: Identify Property You Hold or Control for	r Someone Else		
23.	Do you hold or control any property that some for someone.	one else owns? Include any proper	ey you borrowed from, are storing for	, or hold in trust
	■ No □ Yes. Fill in the details.			
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
Par	t 10: Give Details About Environmental Inforn	nation		
For	the purpose of Part 10, the following definitions	s apply:		
	Environmental law means any federal, state, o toxic substances, wastes, or material into the regulations controlling the cleanup of these su	air, land, soil, surface water, ground	<del>-</del> •	
	Site means any location, facility, or property as to own, operate, or utilize it, including disposa	•	aw, whether you now own, operate, o	or utilize it or used
	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or		waste, hazardous substance, toxic s	substance,
Rep	ort all notices, releases, and proceedings that y	ou know about, regardless of when	they occurred.	
24.	Has any governmental unit notified you that you	ou may be liable or potentially liable	under or in violation of an environme	ental law?
	■ No □ Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
25.	Have you notified any governmental unit of an	y release of hazardous material?		
	■ No □ Yes. Fill in the details.			
	Name of site	Governmental unit	Environmental law, if you	Date of notice
	Address (Number, Street, City, State and ZIP Code)	Address (Number, Street, City, State and ZIP Code)		Date of Hotice

Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Document Page 49 of 66 Debtor 1 Rosemary Mayfield Case number (if known) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Nο Yes. Fill in the details. **Case Title** Court or agency Nature of the case Status of the Case Number Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number** Do not include Social Security number or ITIN. **Address** (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name **Date Issued Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Rosemary Mayfield **Rosemary Mayfield** Signature of Debtor 2 Signature of Debtor 1 Date March 2, 2017 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person

. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.</a>

### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

### (Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

### A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$78.00 for expenses,
- leaving a balance due for the filing fee of \$**0.00**.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: March 2, 2017	
Signed:	
/s/ Rosemary Mayfield	/s/ Bennie W Fernandez
Rosemary Mayfield	Bennie W Fernandez
	Attorney for the Debtor(s)
Debtor(s)	
Do not sign this agreement if the amo	unts are blank

**Local Bankruptcy Form 23c** 

Case 17-06362 Doc 1 Filed 03/02/17 Entered 03/02/17 15:30:03 Desc Main Document Page 60 of 66

B2030 (Form 2030) (12/15)

### United States Bankruptcy Court Northern District of Illinois

In r	re Rosemary Mayfield		Case No.		
		Debtor(s)	Chapter	13	
	DISCLOSURE OF COMPE	ENSATION OF ATTOR	NEY FOR DI	EBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:				
	For legal services, I have agreed to accept		\$	4,000.00	
	Prior to the filing of this statement I have received	l	\$	500.00	
	Balance Due		_	3,500.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed com	pensation with any other person un	nless they are mem	bers and associates of my law firm.	
	☐ I have agreed to share the above-disclosed compen copy of the agreement, together with a list of the na				
5.	In return for the above-disclosed fee, I have agreed to	render legal service for all aspects	of the bankruptcy of	case, including:	
	<ul><li>a. Analysis of the debtor's financial situation, and rend</li><li>b. Preparation and filing of any petition, schedules, state.</li><li>c. Representation of the debtor at the meeting of credit</li><li>d. [Other provisions as needed]</li></ul>	atement of affairs and plan which r	nay be required;		
6.	By agreement with the debtor(s), the above-disclosed f	ee does not include the following s	ervice:		
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of a s bankruptcy proceeding.	ny agreement or arrangement for p	ayment to me for r	epresentation of the debtor(s) in	
	March 2, 2017	/s/ Bennie W Ferna	ındez		
	Date	Bennie W Fernand	ez		
		Signature of Attorney Fernandez & Asso	ciates		
		108 Madison			
		Oak Park, IL 60302 708-386-1812 Fax			
		bennie161@sbcglo			
		Name of law firm			

### **United States Bankruptcy Court** Northern District of Illinois

In re	Rosemary Mayfield		Case No.		
		Debtor(s)	Chapter 13		
	VERIFICATION OF CREDITOR MATRIX				
		Number of C	reditors:	46	
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of creditor	rs is true and correct to	the best of my	
Date:	March 2, 2017	/s/ Rosemary Mayfield  Rosemary Mayfield  Signature of Debtor			

Aarons Sales & Lease 1012 Sibley Blvd Calumet City, IL 60409

Advantage Cash Services 3531 P Street Miami, OK 74354

Americash Loans 179 W Van Buren Chicago, IL 60605

Ameriloan 2533 N Carson Suite MT 59706

Aspen P.O. Box 105341 Atlanta, GA 30348-5341

Aspire Visa P.O. Box 23007 Columbus, GA 31902

AT&T One AT&T Way Room 3A 104 Bedminster, NJ 07921

ATG Credit 1700 W Courtland Street Suite 2 Chicago, IL 60622

Atlas Acquistions LLC 294 Union Street Hackensack, NJ 07601

Best Pay Today P.O. Box 1063 Ruidoso, NM 88355

Bluestream Brand P.O. Box 41067 Norfolk, VA 23541 Bobs Auto Sales P.O. Box 5718 Carol Stream, IL 60128

Capital One P.O. Box 54529 Oklahoma City, OK 73154

Check N Go 7755 Montgomery Road Suite 400 Cincinnati, OH 45236

City of Chicago Department of Revenue P.O. Box 88292 Chicago, IL 60680-1292

City of Chicago Water Dept 333 S State Chicago, IL 60680-1292

Cmre Finance 3075 E Imperial Highway Brea, CA 92821

Coinmach Corp P.O. Box 27288 New York, NY 10087

Com Ed P.O. Box 6111 Carol Stream, IL 60197-6111

Comcast 87455 W Higgins Chicago, IL

Computer Service 5340 N Clark Street Chicago, IL 60640

Convergent Outsourcing 500 SW 7th Building A 100 Renton, WA 98055-2983

CP Investor 12757 Folly Quarter Ellicott City, MD 21042

Credit Management 200 S. Monroe Ave Suite 206 Green Bay, WI 54301

Creditors Discount & Audit Co 415 E. Main Street Streator, IL 61364

Direct Tv P.O. Box 6550 Englewood, CO 80155

Genesis Financial 8705 SW Numbus Suite 3 Beaverton, OR 97008

HSBC C/O Cach LLc 370 17th Street Suite 5000 Denver, CO 80202

Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114

Jefferson Capital Systems 16 Mc Leland Road Saint Cloud, MN 56303

Lakota Cash P.O> Box 128 Timber Lake, SD 57656

MCI P.O. Box 3243 Bloomington, IL 61702

Mount Sinai Hospital 1905 Paysphere Circle Chicago, IL 60674-1905 National Credit Adjusters P.O. Box 3023 327 W. 4th Street Hutchinson, KS 67504-3023

People Gas 130 E Randolph Drive Chicago, IL 60602

Premier Credit Corporation 2773 Remico St Sw Wyoming, MI 49519

Providian P.O> Box 660487 TX 79000

Select Portfolio Servicing P.O. Box 65250 Salt Lake City, UT 84165

Sprint C/o Convergent Outsourcing Inc P.O. Box 9004 Renton, WA 98057-9004

T-Mobile P.O. Box 742596 Cincinnati, OH 45274-2596

TCF Bank & Savings P.O. Box 1270 Minneapolis, MN 55480

Turner Acceptance 5900 W Howard Street Skokie, IL 60077

United Acceptance 2400 Lake Park Drive Smyrna, GA 30080 US Cellular C/o EOS CCA 700 Longwater Drive Norwell, MA 02061

Us Fast Cash 2533 N Carson Street Carson City, NV 89706

US Web Cash 3175 W Commercial Chicago, IL 60661